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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 ✓ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Brenda First name	Ralph First name
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Walker Last name	Middle name Walker Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	XXX - XX- 6723 OR 9 xx - xx-	XXX - XX- 2481 OR 9 xx - xx-

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Debtor 1 Brenda First Name	Walker Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	14437 Dorchester	If Debtor 2 lives at a different address: 14437 Dorchester
	Number Street	Number Street
	Dolton Illinois 60419 City State Zip Code	Dolton Illinois 60419 City State Zip Code
	Cook County	Cook County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
Why you are choosing this district to file for bankruptcy	Check one: ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debte	or 1 Brenda			Case number (if kno	own)	
	First Name	Middle Name	Last Name			
Part	2: Tell the Court Abo	out Your Bankruptcy Case				
B a	he chapter of the ankruptcy Code you re choosing to file nder		iption of each, see <i>Notice Req</i> iso, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.	
	ow you will pay the	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 				
b	ave you filed for ankruptcy within the ist 8 years?	Ves. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	
c b s _l fil y p	re any bankruptcy ases pending or eing filed by a pouse who is not ling this case with ou, or by a business artner, or by an ffiliate?	✓ No. Yes. Debtor District Debtor District	When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known	
	o you rent your esidence?	✓ No. Go to line 1	2.		b you want to stay in your residence? St You (Form 101A) and file it with	

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Brenda
 Walker
 Case number (if known)

 Last Name

Pa	Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling							
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):		
15.	Tell the court	You must check one:		Yo	u must check one:			
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	✓	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.		
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.		
cc ff y e cc cc v k cc	about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file. If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, but I do not have a inpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.		
			er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, copy of the certificate and payment		
		from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the		
		To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.			requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.		
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.		
			I am not required to receive a briefing about credit counseling because of:		I am not require counseling beca	d to receive a briefing about credit ause of:		
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.		
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		

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Debtor 1 Brenda		Walker	Case number (if known)	
First Name Answer These Out	Middle Name estions for Reporting Purpos	Last Name		
Part 6: Answer These Qu 16. What kind of debts do you have?	16a. Are your debts primar "incurred by an individue No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primar	ily consumer debts? Cual primarily for a persor ily business debts? Business debts? Business debts?	nal, family, or household siness debts are debts th the operation of the bus	purpose." at you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	ter 7. Do you estimate that	t after any exempt property distribute to unsecured cr	r is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,00 ☐ 5,001-10,0 ☐ 10,001-25	00	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	01-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				.f.,
For you	correct. If I have chosen to file under of title 11, United States Coounder Chapter 7. If no attorney represents me out this document, I have ob I request relief in accordance I understand making a false service.	Chapter 7, I am aware the le. I understand the reliestand I did not pay or agretained and read the notic with the chapter of title statement, concealing progresse can result in finest	nat I may proceed, if eligil of available under each character to pay someone who is one required by 11 U.S.C. 11, United States Code, reperty, or obtaining mor	specified in this petition.
	/s/ Brenda Walker		/s/ Ralph Walke	
	Signature of Debtor 1	117	Signature of Debto	or 2 11/14/2017
	Executed on 11/14/20 MM /	DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Brenda		Walker	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, d	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 34	2(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the inf	ormation in the sched	ules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Pellumb Hoxha		Date	11/14/2017
	Signature of Attorney for	or Debtor	M	M / DD / YYYY
	. J			
	Pellumb Hoxha			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone		Email address	phoxha@semradlaw.com
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Brenda		Walker					
	First Name	Middle Name	Last Name					
Debtor 2	Ralph		Walker					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)	-							

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$15,620.00 ——————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$15,620.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$40,064.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$29,697.00
Your total liabilities	\$69,761.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,259.00
5. Schedule J: Your Expenses (Official Form 106J)	\$2,859.00

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Walker Debtor 1 Brenda _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$182.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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		D	ocument Page 10 01 oc)	
Fill in this i	information to identify your case:				
Debtor 1	Brenda		Walker		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if fili	Ralph ing) First Name	Middle Name	Walker Last Name		
	- Tilot Ivalito				
United Sta	tes Bankruptcy Court for the: No	orthern	District of Illinois (State)		
Case num (If known)	ber				_
Officia	I Form 106A/B				Check if this is an amended filing
Sched	dule A/B: Property	y			12/
category w responsible write your	where you think it fits best. Be a e for supplying correct informat name and case number (if know	s complete and accion. If more space in n). Answer every que	asset only once. If an asset fits in more curate as possible. If two married peop is needed, attach a separate sheet to uestion. Other Real Estate You Own or H	ole are filing together, both this form. On the top of any	are equally
1. Do you	own or have any legal or equita	able interest in any	residence, building, land, or similar pı	operty?	
✓	No. Go to Part 2				
	Yes. Where is the property?				
		What	is the property? Check all that apply.		claims or exemptions. Put
1.1	Street address, if available, or other	r description	lingle-family home		ured claims on <i>Schedule D.</i> aims Secured by Property.
		<u> </u>	Ouplex or multi-unit building	Current value of the	Current value of the
	-		Condominium or cooperative Manufactured or mobile home	entire property?	portion you own?
		<u> </u>	and		
	Number Street		nvestment property	Describe the nature of	
	011		imeshare	interest (such as fee the entireties, or a lif	
	City State 2	Zip Code	Other		
		Who	has an interest in the property? Check		ommunity property
		one.			
			Debtor 1 only		
			Debtor 2 only		
		<u> </u>	Debtor 1 and Debtor 2 only It least one of the debtors and another		
				sia itawa awah aa laaal	
			r information you wish to add about tl erty identification number <u>:</u>	iis item, such as local	
If you	own or have more than one, list he	ere:			
			t is the property? Check all that apply.		claims or exemptions. Put ured claims on <i>Schedule D</i> .
1.2	Street address, if available, or other	r description	ingle-family home		aims Secured by Property.
		<u> </u>	Ouplex or multi-unit building Condominium or cooperative	Current value of the	Current value of the
			Manufactured or mobile home	entire property?	portion you own?
		<u> </u>	and		
	Number Street	H _"	nvestment property	Describe the nature of	
	01.1.		imeshare Other	interest (such as fee the entireties, or a lif	
	City State 2				ommunity property
		one.	has an interest in the property? Check	(see instructions)	
			Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			t least one of the debtors and another		

Other information you wish to add about this item, such as local property identification number:

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Debtor 1	Brenda		Walker Case numb	er (if known)	
	First Name	Middle Name	Last Name		
1.3Stre	et address, if available, or c		What is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
<i>S.</i> .,			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item	(see instructions)	mmunity property
	the dollar value of the p ve attached for Part 1. W	ortion you own for	property identification number: all of your entries from Part 1, including any entri nere. ▶	es for pages	
o you ow ou own t	hat someone else drives. If uns, trucks, tractors, sport u	r equitable interes you lease a vehicle,	at in any vehicles, whether they are registered or ralso report it on Schedule G: Executory Contracts and reycles	-	
3.1	Make Model: Year:	Nissan Altima 2013	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$9150.00	Current value of the portion you own? \$9150.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:	Honda Accord 2008	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	120000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$4900.00	Current value of the portion you own? \$2450.00
			Check if this is community property (see instructions)		

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otor 1	Brenda		Walker	Case number	er (if known)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year:		Who has an interest in the pone. Debtor 1 only	roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	•
	Approximate mileage:					
			Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 onl	ί y	entire property:	portion you own:
			At least one of the debtors	and another	·	
			Check if this is commun instructions)	ity property (see		
3.4	Make		Who has an interest in the p	roperty? Check	Do not deduct secured	claims or exemptions. P
	Model:		one.		the amount of any secu	
	Year:	-	Debtor 1 only		Creditors Who Have Cla	ims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 onl	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communinstructions)	ity property (see		
Exar	nples: Boats, trailers, motors No	•	er recreational vehicles, other f, fishing vessels, snowmobiles, m	•		
Exar	nples: Boats, trailers, motors No Yes	•		notorcycle accessori	Do not deduct secured	
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	Who has an interest in the pone.	notorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	Who has an interest in the pone.	notorcycle accessori	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	Who has an interest in the pone.	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	Who has an interest in the pone.	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl	notorcycle accessori property? Check ly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fored claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the p	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fored claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule ims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	property? Check s and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule sims Secured by Propert Current value of the portion you own? claims or exemptions. F red claims on Schedule sims Secured by Propert
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check ly s and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule ims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check ly s and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 2 Lamps and a Chair \$1500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics & Appliances \$1200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 9mm Glock \$360.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used Clothing, Shoes, Purses, Accessories \$800.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$160.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$4020.00 for Part 3. Write that number here

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third Bank 17.1. Checking account: \$0.00 \$0.00 17.2. Checking account: Bank of America 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb.	tor 1 Brenda	Middle Nesse	Walker	Case number (if known)	
20.		Middle Name orate bonds and other negotial			
		include personal checks, cashiers ents are those you cannot transfe			
	✓ No				
	Yes. Give specific information about	Issuer name:			
	them				
		- <u> </u>			
21.	Retirement or pension Examples: Interests in IF), thrift savings accoun	ts, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			-
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			. ——
		Security deposit on rental unit:			. ———
		Prepaid rent:			
		Telephone:			. ———
		Water:			. ———
		Rented furniture: Other:			
23	Annuities (A contract fo	or a periodic payment of money to	you either for life or f	or a number of years)	
	✓ No		, , 5 a, olaror for mo of h	o. aa.moor or yourg	
	Yes	Issuer name and description:			
		_			<u> </u>

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Debt	or 1 Brenda	Middle Norse	Walker (Case number (if known)	
24.		Middle Name on IRA, in an account in a qualifie		qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 9	529A(b), and 529(b)(1). name and description. Separately fil	e the records of any interests.1	1 U.S.C. § 521(c):	
25.	Trusts, equitable or fut exercisable for your be	ure interests in property (other th nefit	an anything listed in line 1),	and rights or powers	
	Yes. Describe				
26.		ademarks, trade secrets, and other in names, websites, proceeds from the secret secre		nts	
	Yes. Describe				
27.	Examples: Building perm	nd other general intangibles its, exclusive licenses, cooperative as	ssociation holdings, liquor licens	ses, professional licenses	
	Yes. Describe				
Mor	ney or property owed	to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed Tax refunds owed to you				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific info	ı ormation		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific info about them, inc you already filed	ormation cluding whether If the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific info about them, inc you already filed and the tax year	ormation cluding whether If the returns			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, inc you already filed and the tax year Family support	ormation cluding whether If the returns	hild support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, incomposed and the tax year Family support Examples: Past due or lun No	ormation cluding whether I the returns s	hild support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, inc you already filed and the tax year Family support Examples: Past due or lun	ormation cluding whether I the returns s	hild support, maintenance, divo	State: Local: proce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, incomposed and the tax year Family support Examples: Past due or lun No	ormation cluding whether I the returns s	hild support, maintenance, divo	State: Local: proce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific information about them, incomposed and the tax year Family support Examples: Past due or lun No	ormation cluding whether I the returns s	hild support, maintenance, divo	State: Local: orce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, incomposed and the tax year Family support Examples: Past due or lun No	ormation cluding whether I the returns s	hild support, maintenance, divo	State: Local: Droce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific information about them, incomposed and the tax year Family support Examples: Past due or lund No Yes. Give specific information Other amounts someone Examples: Unpaid wages,	ormation cluding whether I the returns rs Inp sum alimony, spousal support, commation	bility benefits, sick pay, vacation	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific information about them, incomposed and the tax year Family support Examples: Past due or lund No Yes. Give specific information Other amounts someone Examples: Unpaid wages,	prmation cluding whether I the returns s Inp sum alimony, spousal support, commation	bility benefits, sick pay, vacation	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific info about them, inc you already filed and the tax year Family support Examples: Past due or lun No Yes. Give specific info Other amounts someone Examples: Unpaid wages, Social Security	prmation cluding whether I the returns s Inp sum alimony, spousal support, commation	bility benefits, sick pay, vacation	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb		Walker	Case number (if known)	
	First Name Mic	ddle Name Last Name		
31.		ance; health savings account (HSA); credi	it, homeowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.			olicy, or are currently entitled to receive	_
Yes. Name the insurance company of each policy and list its value 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently enterproperty because someone has died. No Yes. Describe 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe Geico Insurance Car Accident Lawsuit				
Yes. Name the insurance company of each policy and list its value 32. Any interest in property that is due you from someon If you are the beneficiary of a living trust, expect proceeds property because someone has died. No Yes. Describe 33. Claims against third parties, whether or not you have Examples: Accidents, employment disputes, insurance claim No Yes. Describe Geico Insurance Car Accident Law 34. Other contingent and unliquidated claims of every nato set off claims No Yes. Describe 35. Any financial assets you did not already list No Yes. Describe 36. Add the dollar value of all of your entries from Part 4 for Part 4. Write that number here		de a demand for payment		
First Name				
34.	•	laims of every nature, including count	terclaims of the debtor and rights	
35.	Any financial assets you did not alrea	ady list		
36.				
	December Asses Deciments Delete	to d Boom and a Vice Common University		
Part				π ι.
37.	Do you own or have any legal or equi	table interest in any business-related		
		the Modelshame Leaf Norse Insurance policies Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ame the insurance company In policy and list its value Company name: Beneficiary: Surrender or refund value: st in property that is due you from someone who has died the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive causes someone has died. Secribe Geico Insurance Car Accident Lawsuit Integent and unliquidated claims of every nature, including counterclaims of the debtor and rights laims Secribe Integent and unliquidated claims of every nature, including counterclaims of the debtor and rights laims Secribe Integent and unliquidated property You Own or Have an Interest In. List any real estate in Part 1. In or have any legal or equitable interest in any business-related property? Do not deduct secured claims or exemptions Current value of the portion you own? Do not deduct secured claims or exemptions		
38.	Accounts receivable or commissions	you already earned		
39.			machines, rugs, telephones, desks, chairs, elec	ctronic devices
	✓ No Yes. Describe			

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Debt		Walker	Case number (if known)	
40.	Machinery, fixtures, equipment, supplies y	ou use in business, and tools of your tr	ade	
	✓ No			
41.	Inventory			
	No.			
	Tes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No.			
		Name of entity:	% of ownership:	
				_
42.6	Customou listo moiling listo ou athou some	listians		_
43.	Customer lists, mailing lists, or other comp	liations		
	✓ No			
	Yes. Do your lists include personally iden	tifiable information (as defined in 11 U.S.C	. § 101(41A))?	
	<u></u>			of ownership:
	Yes. Describe			
11	Any husiness related property you did not	alrandy list		
44.	Any business-related property you did not	alleady list		
	✓ No			
	Yes. Give specific			
	information			
Yes. Describe		<u> </u>		
First Name Law Name Law Name Law Name				
				
		-		
4- 4	daths daller at a stall of a constant			
>				
Part			J Own or Have an Interest In.	
	If you own or have an interest in farmland, lis	t it in Part 1.		
46.	Do you own or have any legal or equitable	interest in any farm- or commercial fis	shing-related property?	
	No. Co to Port 7		-	Current value of the
	Yes. Go to line 47.			Do not deduct secured claims
17	Form onimals			or exemptions
47.	Farm animals Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

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Debt	or 1	Brenda First Name	Middle Name	Walker Last Name	Case number (if known)	
48.	Cro	ps-either growing				
	✓	No Yes. Describe				
49.	Far	No	oment, implements, machinery, fixto	ures, and tools of trade		
First Name Middle Name Last Name 48. Crops-either growing or harvested No Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade						
50.	Far		lies, chemicals, and feed			
51.	Any		rcial fishing-related property you di	d not already list		
					you have attached	
		Deceribe All Dree	monte Vou Ouro en House en Inte	west in That You Did N	let Liet Above	
					NOT LIST ADOVE	
	Exa			,		
	Ш					
54. A	dd tl	ne dollar value of a	I of your entries from Part 7. Write	that number here		
Part 8	8:	List the Totals of	Each Part of this Form			
55. F	Part	1: Total real estate	, line 2			
56. p	art	2 total vehicles, lin	e 5	\$11600.00		
57. P	art 3	3: Total personal ar	nd household items, line 15	\$4020.00	•	
58. P	art 4	l: Total financial as	sets, line 36		•	
59. F	Part	5: Total business-r	elated property, line 45		•	
60. F	Part	6: Total farm- and	fishing-related property, line 52		•	
61. F	Part	7: Total other prop	erty not listed, line 54		•	
62. 1	Γotal	personal property	Add lines 56 through 61	\$15620.00	Copy personal property total	+ \$15620.00
63. T	otal	of all property on S	schedule A/B. Add line 55 + line 62			\$15620.00

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Brenda		Walker	
	First Name	Middle Name	Last Name	
Debtor 2	Ralph		Walker	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Class)	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt		
1.	Which set of exemptions are you claiming	ng? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal r	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	s. 11 U.S.C. § 522(b)(2)	
		. , ,	,	
2.	For any property you list on Schedule A	ъ that you claim as e	exempt, iii in the information below.	
	Barra de la companya della companya della companya de la companya de la companya della companya	0	A	0
	Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption
	property	own	Check only one box for each exemption.	
		Copy the value from Schedule A/B		
	Brief			735 ILCS 5/12-1001(c); 735 ILCS
	description:	\$9,150.00	✓	5/12-1001(b)
	Nissan Altima, 2013		100% of fair market value, up to any	_
	Line from Schedule A/B: 03		applicable statutory limit	
	Brief			705 II 00 5 (10, 1001 (b)
	description:	\$1,500.00	~	735 ILCS 5/12-1001(b)
	2 Lamps and a Chair			_
	Line from		100% of fair market value, up to any	
	Schedule A/B: 06		applicable statutory limit	
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	
	Yes			

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Debtor 1 Brenda Walker __ Case number (if known) __ First Name Middle Name Last Name **Additional Page** Part 2: **Current value of** Brief description of the property and Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own

	Copy the value from Schedule A/B		
Brief description: Geico Insurance Car Accident Lawsuit Line from Schedule A/B: 33	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(h)(4)
Brief description: Used Clothing, Shoes, Purses, Accessories Line from Schedule A/B: 11	\$800.00	\$800.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Used Electronics & Appliances Line from Schedule A/B: 07	\$1,200.00	\$1,200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Jewelry Line from Schedule A/B: 12	\$160.00	\$160.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: 9mm Glock Line from Schedule A/B: 10	\$360.00	\$360.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Checking account, Fifth Third Bank Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Checking account, Bank of America Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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		3.1.			
Fill in	this information to identify your ca	se:			
Debto	or 1 Brenda	Walker			
20010	First Name	Middle Name Last Name			
Debto		Walker			
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois			
Conn	number	(State)			
(If know					
Offi	icial Form 106D		I		Check if this is a
				_	amended filing
Scl	nedule D: Credito	ors Who Have Claims Secure	ed by Prop	erty	12/1
Be as	complete and accurate as possib	le. If two married people are filing together, both are equa	ally responsible for s	upplying correct in	formation. If
		onal Page, fill it out, number the entries, and attach it to t	his form. On the top	of any additional p	ages, write your
	and case number (if known).				
1. L	Do any creditors have claims se			and a sufficient constant	
L	_	nit this form to the court with your other schedules. You hav	e notning else to rep	ort on this form.	
	Yes. Fill in all of the information	n below.			
Part '	1: List All Secured Claims				
2.	List all secured claims. If a credit	or has more than one secured claim, list the creditor	Column A	Column B	Column C
		nan one creditor has a particular claim, list the other creditors	Amount of claim	Value of	Unsecured
	name.	the claims in alphabetical order according to the creditor's	Do not deduct the value of collateral.	collateral that supports	portion If any
			value of collatoral.	this claim	ii airy
2.1	Santander Consumer USA	Describe the property that secures the claim:	\$20,572.00	\$9,150.00	\$11,422.00
	Creditor's Name 14101 MYFORD RD FL 2	2013 Nissan Altima			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	TUSTIN CA 92780	Unliquidated			
	City State ZIP Code Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	✓ An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 10/2014	Last 4 digits of account number1000			
0.0	incurred CREDIT ACCEPTANCE		045 404 00	#4.000.00	#40 F04 00
2.2	CREDIT ACCEPTANCE Creditor's Name	Describe the property that secures the claim:	\$15,421.00	\$4,900.00	<u>\$10,521.0</u> 0
	PO BOX 513	2008 Honda Accord As of the date you file, the claim is: Check all that apply.			
	Number Street	Contingent			
	Southfield MI 49027	Unliquidated			
	Southfield MI 48037 City State ZIP Code				
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt Date debt was 10/2016				
	incurred 10/2016	Last 4 digits of account number 4945			
	Add the dollar value of y	our entries in Column A on this page. Write that number	\$35,993.00		
	here:				

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Debtor 1 Brenda		Walker	Case n	umber (if known)		
First Name	Middle Name	Last Name				
Part:1 After listing any entries on 2.4, and so forth.	this page, number ther	m beginning with	2.3, followed by	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
ACCEPTANCE NOW Creditor's Name 5501 Headquarters Dr Number Street ATTN: Acceptance Now Customer Service Plano TX 75024 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred	Unliquidated Disputed Nature of lien. Check An agreement you car loan)	k all that apply. u made (such as r ch as tax lien, mecom a lawsuit a right to offset)	Check all that apply.		\$1,500.00	<u>\$2,571.00</u>
Add the dollar value of yo here:	ur entries in Column A	on this page. W	rite that number	\$4,071.00		
If this is the last page of y Write that number here:	our form, add the dolla	ar value totals fro	om all pages.	\$40,064.00		

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Debtor 1	Brenda	Walker		
Debtor 1	First Name	Middle Name	Last Name	
Debtor 2	Ralph		Walker	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

Official Form 106E/F

П	Check	if	this	is	an	amended	filing

claim

amount

amount

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Dowl 1.	Lict All	of Volu	DDIODI:	TV Uncoci	ured Claims
Part 1:	LIST All	OT YOUR	PRIORI	ı y unseci	Jred Claims

1.	Do any creditors have priority unsecured claims against you?			
	No. Go to Part 2.			
	Yes.			
2.	List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor sep listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show a spossible, list the claims in alphabetical order according to the creditor's name. If you have more than two price continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	both priority	and nonprior	ity amounts.
		Tatal	Deignitus	Ninamani and Ara

Official Form 106E/F

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AT & T U-verse \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 5014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60197 Carol Stream Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt NOTICE ONLY Other. Specify ___ Is the claim subject to offset? Yes BK OF AMER 4.2 \$1,109.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2013 POB 15026 Street Number As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON Delaware 19801 Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes CAINE & WEINER \$324.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2013 21210 Erwin St Number As of the date you file, the claim is: Check all that apply. Contingent Woodland HIs California 91367 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: No ENTERPRISE RENT A CAR Other. Specify _ Yes

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 Debtor 1 First Name
 Brenda
 Walker
 Case number (if known)

 Last Name
 Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim				
4.4	CAINE & WEINER Nonpriority Creditor's Name 21210 Erwin St Number Street	Last 4 digits of account number 0072 When was the debt incurred? 8/2013 As of the date you file, the claim is: Check all that apply.	\$38.00				
	Woodland HIs California 91367 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify ENTERPRISE RENT A CAR					
4.5	Chase Bank Nonpriority Creditor's Name 230 W. Monroe St. Number Street Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$600.00				
4.6	City of Chicago - Dep't of Revenue Nonpriority Creditor's Name PO Box 88292 Number Street Chicago Illinois 60608 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	When was the debt incurred?	\$400.00				

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 Debtor 1 First Name
 Brenda
 Walker
 Case number (if known)

 Last Name
 Last Name

Part 2	art 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim			
4.7	City of Chicago - Dep't of Revenue Nonpriority Creditor's Name PO Box 88292 Number Street	Last 4 digits of account number When was the debt incurred?	\$600.00			
	Chicago Illinois 60608 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Parking Tickets				
4.8	City of Dolton Nonpriority Creditor's Name 14122 Chicago Roa Number Street Dolton Illinois 60419 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred?	\$600.00			
4.9	Comcast Cable c/o Xfinity Nonpriority Creditor's Name 7561 North Point Pkwy #900 Number Street Alpharetta Georgia 30022 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred?	\$800.00			

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 COML ACCEPT \$1,474.00 Last 4 digits of account number Nonpriority Creditor's Name 4807 JONESTOWN RD When was the debt incurred? 3/2017 Number As of the date you file, the claim is: Check all that apply. Contingent **HARRISBURG** <u>Penn</u>sylvania 17109 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL Yes 4.11 Commonwealth Edison \$9,000.00 Last 4 digits of account number Nonpriority Creditor's Name 3 Lincoln Ctr Fl 4 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60181 Oakbrook Ter Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Past Due Electric Is the claim subject to offset? **✓** No Yes First Choice Loans 4.12 \$750.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 407 W Lincoln Hwy Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60411 Chicago Heights Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Payday Loan Is the claim subject to offset?

✓ No Yes

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 FIRST PREMIER BANK \$334.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 7/2017 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes 4.14 **GREENTREE** \$1,138.00 Last 4 digits of account number 2629 Nonpriority Creditor's Name 1100 Virginia Drive, Ste 100A When was the debt incurred? 5/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Fort Washington Pennsylvania 19034 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 09 ELCO **✓** No Other. Specify LOMBARD Yes 4.15 Honor Finance \$5,182.00 Last 4 digits of account number _ Nonpriority Creditor's Name 909 DAVIS ST STE 260 When was the debt incurred? 2/2014 Number As of the date you file, the claim is: Check all that apply. Contingent **EVANSTON** Illinois 60201 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 033 Automobile Is the claim subject to offset?

No Yes

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Illinois Tollway \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Illinois 60515 Downers Grove City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Tolls Is the claim subject to offset? **✓** No Yes 4.17 KOMYATTECASB \$54.00 4174 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 1/2014 9650 GORDON DRIVE Number As of the date you file, the claim is: Check all that apply. Contingent HIGHLAND 46322 Indiana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes National Quick Cash 4.18 \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3168 S Ashland Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Payday Loan Is the claim subject to offset? **✓** No

Yes

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Nicor Gas \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 0632 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60507 Aurora Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ Past Due Gas Bill Is the claim subject to offset? **✓** No Yes 4.20 \$591.00 STATE COLLECTION SERVI 9867 Last 4 digits of account number ___ Nonpriority Creditor's Name 3/2014 2509 S STOUGHTON RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON 53716 Wisconsin Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: ACE RENT **✓** No Other. Specify A CAR ORD Yes SUN CASH 4.21 \$150.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 5800 W North Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60639 Chicago Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Payday Loan Is the claim subject to offset?

✓ No Yes

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 The Loan Machine \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3901 S Archer Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60632 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ Payday Loan Is the claim subject to offset? **✓** No Yes UNITED CONSUMER FINL S \$1,786.00 7444 Last 4 digits of account number ___ Nonpriority Creditor's Name 2/2015 865 BASSETT RD When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent WESTLAKE 44145 Ohio Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 036 InstallmentLoan Is the claim subject to offset? **✓** No Yes US Bank 4.24 \$400.00 Last 4 digits of account number Nonpriority Creditor's Name CRA MANAGEMENT PO BOX 3447 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **OSHKOSH** Wisconsin 54903 Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Bank Charges

✓ No Yes

Is the claim subject to offset?

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Village of Dolton \$3,065.00 Last 4 digits of account number Nonpriority Creditor's Name 14122 Chicago Road When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60419 Dolton Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Water Bill Is the claim subject to offset? **✓** No Yes WoW Cable Co 4.26 \$1.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 118 East Wing Street n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Arlington Heights Illinois 60004 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ NOTICE ONLY Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Brenda Walker Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 W JACKSON BLVD S-400 of (Check Line 4.6 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO 60604 Illinois Last 4 digits of account number City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? 111 W JACKSON BLVD S-400 Line 4.7 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604

Last 4 digits of account number

City

State

Zip Code

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Debtor 1 Brenda Walker Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159. Total claims	
			Total Cidillis	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$29,697.00	
	6j. Total. Add lines 6f through 6i.	6i.	\$29,697.00	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Brenda	Walker	
	First Name	Middle Name	Last Name
Debtor 2	Ralph		Walker
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number			(State)

\bigcap f	fic	ial	Form	10)6G
O I	110	ıaı	1 01111	10	\mathcal{I}

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Neer Developers Name 3530 W Peterso	,	-	Residential Lease, Debtor is Lessee, Monthly Housing Lease
	Number	Street		
	Chicago City	Illinois State	60659 Zip Code	

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Fill in this	information to identify your o	case:			
Debtor 1	Brenda		Walker		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if fil	Ralph ing) First Name	Middle Name	Walker Last Name	 -	
United Sta	tes Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case num	ber		(Giaic)		
(Check if this is an
	al Form 106H	dahtava			amended filing
Sched	lule H: Your Co	aeptors			12/15
filing toge the entries	ther, both are equally respo	onsible for supplying corre	ect information. If more		sible. If two married people are tional Page, fill it out, and number e your name and case number (if
1. Do	you have any codebtors? (I	f you are filing a joint case,	do not list either spouse	as a codebtor.)	
	No				
✓	Yes				
	hin the last 8 years, have y ifornia, Idaho, Louisiana, Neva			ory? (<i>Community property states ar</i> and Wisconsin.)	nd territories include Arizona,
✓	No. Go to line 3.				
	Yes. Did your spouse, for	mer spouse, or legal equi	valent live with you at th	ne time?	
	✓ No				
	Yes. In which commu	unity state or territory did y	ou live?	Fill in the name and current	address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent		

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Zip Code

State

Number Street

City

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply: Walker, Rotchea Schedule D, line 2.2 Name Schedule E/F, line_____ 14437 Dorchester Number Street Schedule G, line Dolton Illinois 60419 City State Zip Code

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		Doo	cument P	age 38 of	80			
Fill in this inf	ormation to identify	your case:						
Debtor 1	Brenda		Walker					
20010.	First Name	Middle Name	Last Name		Chor	ck if this is:		
Debtor 2	Ralph		Walker					
(Spouse, if filing)		Middle Name	Last Name		$ \Box^f$	An amended filing		
United States the: Case number (If known)	Bankruptcy Court for	Northern	District of Illinois (State)			A supplement showing expenses as of the foll		
Official	Form 106l	come			r	VIIVI / DD / TTTT		12/15
number (if kn	re space is needed lown). Answer ever scribe Employmer	•	et to this form. (On the top of	any addition	onal pages, write y	our nam	e and case
Fill in you information	r employment		Debtor 1			Debtor 2		
		Employment status	Employed			Employed		
	e more than one job, parate page with		✓ Not Employ	rod		✓ Not Employed		
	n about additional		Wot Limploy	rea		Not Employed		
employers		Occupation						
Include pa	rt time, seasonal, or	Employer's name						
self-emplo	yed work.	Employer's address						
	n may include student aker, if it applies.		Number Street			Number Street		
			City	State	Zip Code	City	State	Zip Code
		How long employed there?					_	
Part 2: Giv	re Details About M	Nonthly Income						
spouse unles	s you are separated.	he date you file this form	•		•	·		
	non-filing spouse have attach a separate shee	e more than one employer, et to this form.	combine the infor	mation for all e	mployers for	r that person on the lir	nes below	. It you need
2 35 330,	2.25			For Debt	or 1	For Debtor 2 or non-filing spouse		
2. List mor	nthly gross wages, sala	ary, and commissions (befor	e all payroll 2.		\$0.00	\$0	.00	

+ \$0.00

\$0.00

+ \$0.00

\$0.00

deductions.) If not paid monthly, calculate what the monthly wage would

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

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Debtor		Valker	Case numbe	er <i>(if</i>	
	First Name Middle Name L	ast Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	/ line 4 here	→ 4.	\$0.00	\$0.00	
5. List a	all payroll deductions:				
5a. 1	Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	
5b. I	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. \	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. l	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. I	Insurance	5e.	\$0.00	\$0.00	
5f. C	Domestic support obligations	5f.	\$0.00	\$0.00	
5g. l	Union dues	5g.	\$0.00	\$0.00	
5h. (Other deductions. Specify:	_ 5h. +	\$0.00 +	\$0.00	
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$0.00	\$0.00	
7. Calc	ulate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$0.00	\$0.00	
8. List	all other income regularly received:				
ŀ	Net income from rental property and from operating a business, profession, or farm				
Ç	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00	\$0.00	
8b. I	Interest and dividends	8b.	\$0.00	\$0.00	
	Family support payments that you, a non-filing spouse, or a dependent regularly receive	a			
	include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	\$0.00	
8d. l	Unemployment compensation	8d.	\$0.00	\$0.00	
	Social Security	8e.	\$713.00	\$978.00	
lı c u h	Other government assistance that you regularly receive nclude cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits inder the Supplemental Nutrition Assistance Program) or nousing subsidies specify: Food Assistance Programs Income	8f.	\$0.00	\$182.00	
8g. I	Pension or retirement income	8g.	\$0.00	\$0.00	
8h. (Other monthly income. Specify: See attached	8h. +	\$1,386.00 +	\$0.00	
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.	\$2,099.00	\$1,160.00	
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. oouse	\$2,099.00	\$1,160.00 =	\$3,259.00
Inclu frien	te all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your ds or relatives. not include any amounts already included in lines 2-10 or amounts.	household, your c	ependents, your roomr		
Spec	cify:			11. +	\$0.00
	If the amount in the last column of line 10 to the amount in the summary of Schedules and Statistical Suited				\$3,259.00
	.,	, a a a a a a a a a a a a a a a a a a a			Combined monthly income
13. Do	you expect an increase or decrease within the year after y	you file this form?	•		,506
	Yes. Explain:				

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Debtor 1 Brenda Walker Case number (if First Name Middle Name Last Name known)

Part 2: Give Details About Monthly Income

Official Form 106I. Additional page.

	For Debtor 1	non-filing spouse
8h.Other monthly income. Specify:		
1. Daughter-In-Law SSA	\$725.00	\$0.00
2. Son Social Security Income	\$661.00	\$0.00

Official Form 106l Schedule I: Your Income page 3

	Case 17-3		11/14/17 Entered 11/ cument Page 41 of 8	14/17 13:34:13 0	Desc Main
Fill in this infor	mation to identify yo	our case:			
Debtor 1	Brenda First Name	Middle Name	Walker Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	Ralph First Name	Middle Name	Walker Last Name	An amended filir	ng
United States B	ankruptcy Court for t	the: Northern	District of Illinois (State)		nowing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	<u>/</u>
Official	Form 106	J			
Schedul	e J: Your E	_ xpenses			12/15
information. If		led, attach another sheet to th	are filing together, both are equalisis form. On the top of any addition		
Part 1: Desc	cribe Your House	ehold			
1. Is this a join	nt case?				
No. Go	to line 2				
Yes. Do	oes Debtor 2 live in	a separate household?			
	No				
	Yes. Debtor 2 mu	st file Official Forms 106J-2, Exp	enses for Separate Household of Deb	otor 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information fo each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?

Part 2: **Estimate Your Ongoing Monthly Expenses**

✓ No

Yes

3. Do your expenses include

yourself and your dependents?

expenses of people other

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)

 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. 	4.	\$1,400.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d	\$0.00

Your expenses

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 Debtor 1 First Name
 Brenda
 Walker
 Case number (if known)

 Last Name
 Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$200.00
6b. Water, sewer, garbage collection	6b.	\$50.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$0.00
6d. Other. Specify:	6d	\$100.00
7. Food and housekeeping supplies	7.	\$392.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$25.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$250.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$246.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:		
	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20d 20e	\$0.00
	208	φυ.υυ

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Brend			Walker	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify: Lease-to-Own Fur	miture			21	\$146.00
22. Calculate	your monthly expenses	S.				\$2,859.00
22a. Add lir	ies 4 through 21.					\$0.00
22b. Copy	line 22 (monthly expense	es for Debtor 2), if any,	from Official Form 106J-2			\$2,859.00
22c. Add lir	ne 22a and 22b. The res	ult is your monthly exp	enses.		22.	
23. Calculate	your monthly net incon	ne.				
23a. Copy	ine 12 (your combined r	monthly income) from S	Schedule I.		23a	\$3,259.00
23b. Copy	your monthly expenses	from line 22 above.			23b	\$2,859.00
	ct your monthly expense	, ,	ncome.			\$400.00
The re	sult is your monthly net	income.			23c	
For examp	le, do you expect to finis	sh paying for your car l	ses within the year after to an within the year or do you nodification to the terms of	ou expect your		

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Brenda		Walker
	First Name	Middle Name	Last Name
Debtor 2	Ralph		Walker
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois (State)
Case number	-		(ciaid)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to I	elp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Brenda Walker	✗ /s/ Ralph Walker	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 11/14/2017 MM/DD/YYYY	Date 11/14/2017 MM/DD/YYYY	

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l in this info	rmation to identify your	case:					
ebtor 1	Brenda		Walker				
	First Name	Middle N		е			
ebtor 2 oouse, if filing)	Ralph First Name	Middle N	Walker Name Last Nam	е			
alle et Oteste e							
nited States	Bankruptcy Court for the	e: Northern	District of Illino (Stat				
se number			(
known)							Check if this i
fficial	Form 107						amended filin
	-						
ateme	ent of Financi	al Affairs f	or Individuals	Filing for	Bankru	ıptcy	04
✓ Ma	syour current marital sarried t married	, action					
✓ No		· · · · · ·	other than where you lives of the state of t		OW.		
✓ No ☐ Ye		· · · · · ·			ow.		Dates Debtor 2 lived there
✓ No ☐ Ye	s. List all of the places y	· · · · · ·	3 years. Do not include v	Where you live n	OW. Debtor 1		
V No	s. List all of the places y	· · · · · ·	3 years. Do not include v	Debtor 2:	Debtor 1		there
V No	s. List all of the places y	· · · · · ·	Dates Debtor 1 lived there	Where you live n	Debtor 1		there Same as Debtor 1 From
V No	s. List all of the places y	· · · · · ·	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2:	Debtor 1		there Same as Debtor 1
V No Ye	s. List all of the places y btor 1: mber Street	you lived in the last	Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	Debtor 1	Zin Code	there Same as Debtor 1 From
V No	s. List all of the places y btor 1: mber Street	· · · · · ·	Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	Debtor 1 et State	Zip Code	there Same as Debtor 1 From To
V No Ye	s. List all of the places y btor 1: mber Street	you lived in the last	Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	Debtor 1	Zip Code	there Same as Debtor 1 From
V No Ye De	s. List all of the places y btor 1: mber Street y State	you lived in the last	Dates Debtor 1 lived there From To	Debtor 2: Same as Number Street City Same as	Debtor 1 et State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
V No Ye De	s. List all of the places y btor 1: mber Street	you lived in the last	Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stree	Debtor 1 et State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From
No Ye De	s. List all of the places y btor 1: mber Street y State	you lived in the last	Dates Debtor 1 lived there From To	Debtor 2: Same as Number Street City Same as	Debtor 1 et State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
V No Ye De	s. List all of the places y btor 1: mber Street y State mber Street	you lived in the last	Dates Debtor 1 lived there From To	Debtor 2: Same as Number Street City Same as	Debtor 1 et State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) EST YTD Join SSA \$18,700.00 From January 1 of current year until EST YTD SSA (Son) \$7,271.00 the date you filed for bankruptcy: EST YTD FOOD **ASSIST** \$2,002.00 **EST GROSS JOINT** For last calendar year: SSA \$20,400.00 2016 (January 1 to December 31, EST GROSS SSA (Son) \$7,932.00 **EST GROSS FOOD** ASSIST \$2,184.00 **EST GROSS JOINT** For the calendar year before that: \$20,400.00 SSA (January 1 to December 31, 2015) EST GROSS SSA (Son) \$7,932.00 YYYY **EST GROSS FOOD**

\$2,184.00

ASSIST

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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or 1	Brenda			W	alker	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi corp age	ders include you porations of whic	r relatives; a th you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? You are a general partner; To securities; and any managing To domestic support obligations,
✓	No						
	Yes. List all pag	yments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	neason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Brenda Walker Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Brenda	Walker	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because you		pank or financial institution, set off any amo	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	15: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			· -
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debtor 1			Walker	Case number (if kno	wn)	
	First Name	Middle Name	Last Name			
4. Wit	thin 2 years before you f	iled for bankruptev die	l you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
		nea for bankruptoy, are	a you give any gitts or contin	outions with a total value	or more than 4000	to any onanty.
✓	No					
	Yes. Fill in the details fo	or each gift or contribut	ion.			
	Gifts or contributions		Describe what you con	tributed	Date you	Value
	that total more than \$	600			contributed	
	Charity's Name					
	-		_			
	N Ob		_			
	Number Street					
	City State	e Zip Code	_			
	,	•			_	
rt 6:	List Certain Losses					
						,
		ed for bankruptcy or si	nce you filed for bankruptcy	, did you lose anything be	cause of theft, fire,	other disaster, or
gai	mbling?					
✓	No					
	Yes. Fill in the details.					
	Describe the property	you lost and	Describe any insurance	coverage for the loss	Date of your	Value of property
	how the loss occurred		Include the amount that		loss	lost
			pending insurance claims A/B: Property.	s on line 33 of <i>Schedule</i>		
			77B. Troperty.			
						-
rt 7:	List Certain Paymen	its or Transfers				
□	No Yes. Fill in the details.					
· ·			Description and value of	of any property	Date payment	Amount of
			transferred	any property	or transfer	payment
					was made	
	Semrad Law Firm		Attorney's Fee - 400.00		11/13/2017	\$400.00
	Person Who Was Paid					
	11101 S. Western Avenu Number Street	ue	-			
	Number Offeet					
			-			
	Chicago Illino		_			
	City State	e Zip Code				
	Email or website address	S	-			
			_			
	Person Who Made the F	Payment, if Not You				
	Person Who Was Paid					
	Number Street		-			
	Namber Offeet					
			-			
	City State	e Zip Code	-			
	Jily Olake	Zip Joue				
	Email or website address	S	-			
	Poroon Who Madada	Dovement if Not Ver	-			
	Person Who Made the F	ayınıenı, ii Not You				

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17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? No	Debtor	1 Brenda			Case number (if known)		
help you deal with your creditors or to make payments to your creditors? No		First Name Midd	dle Name	Last Name			
Person Who Was Paid Person Who Received of bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your beainess or financial affairs? Person Who Was Paid Person Who Was Paid Person Who Was Paid Person Who Was Paid Person Who Received on this statement Person Who Received Transfer Person Who Received	h	elp you deal with your creditors or to	o make paymer	nts to your creditors?	ehalf pay or transfer	any property to a	nyone who promised to
Person Who Was Paid Number Street City State Zip Code 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and branches made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and branches that you have already failed on the statement. No Yes. Fill in the details. Description and value of property transfers any property or payments received or debts paid in exchange Description and value of property transfer was made Description and value of property transfers was made Description and value of property transfers and property or payments received or debts paid in exchange Date transfer was made Date transfer was made 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer was made	<u>-</u> Г						
Number Street Number Street	_	_			operty	payment or transfer was	Amount of payment
State Zip Code		Person Who Was Paid					
18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outlight transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you Person's relationship to you Person's relationship to you Date transfer any property to a self-settled trust or similar device of which you are a boneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer was made		Number Street					
the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No		City State Z	Zip Code				
Description and value of property transferred Describe any property or payments received or debts paid in exchange Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer was made	th In	ne ordinary course of your business of clude both outright transfers and transferd transfers that you have already listed. No	or financial affa fers made as sec	irs? curity (such as the granting of a secu			
Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer was made	_				payments re	ceived or debts pa	aid transfer was
City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer was made		Person Who Received Transfer					
Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer was made		Number Street					
Number Street City State Zip Code Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer was made		<u> </u>	Zip Code				
City State Zip Code Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred transfer was made		Person Who Received Transfer					
Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer was made		Number Street					
beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer was made		•	Zip Code				
Description and value of the property transferred Date transfer was made	b	eneficiary? hese are often called asset-protection d		ou transfer any property to a self	-settled trust or sim	ilar device of whic	ch you are a
	Ē	Yes. Fill in the details.		Description and value of the p	roperty transferred		transfer was
		Name of trust					made

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Walker Debtor 1 Brenda Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Walker Debtor 1 Brenda Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Brenda			Walker	Case nur	mber (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a part	y in any judic	cial or administr	ative proceeding under	any environmental la	aw? Include settlements and order	rs.
	Ħ	Yes. Fill in the det	tails.					
	ш				Court or agency	Na	ature of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number		<u> </u>	NumberStreet			Concluded
		-		,	City State	Zip Code		
Part	11:	Give Details Ab	oout Your E	Business or Co	nnections to Any Bu	ısiness		
27.	Witl	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the follow	wing connections to any business?	•
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	pility company (L o anaging executiv	de, profession, or othe LC) or limited liability pa e of a corporation	artnership (LLP)	ne or part-time	
		An owner of	at least 5% c	of the voting or e	quity securities of a cor	poration		
		No. None of the a	ahove annlie	s Go to Part 12				
	뇓					aucinoso		
	Ш	res. Check all the	ат арріу аро	ve and III in the	details below for each t			
					Describe the nati	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			— Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_	ant of bookkeeper	From To	
					Describe the nate	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			Name of a count		Dates business existed	
		City	State	Zip Code	— Name of account	ant or bookkeeper	_	
		Oity	State	Zip Code			From To	
					Describe the nati	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code		0. 200mmoopol	From To	

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Debt	tor 1 Brenda		Walker	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you foreditors, or other parties. No Yes. Fill in the details be		ou give a financial statement to	anyone about your business? Include all financial institutions,
	_		Date issued	
	Name		MM/DD/YYYY	
	N Obs. d		_	
	Number Street			
	City Sta	ate Zip Code	_	
	Oity Oil	ate Zip Oode		
Part	12: Sign Below			
tı	rue and correct. I understar a bankruptcy case can resul	nd that making a false sta t in fines up to \$250,000,	tement, concealing property, o	and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Brend	da Walker		/s/ Ralph Walker
	Signature of	Debtor 1		Signature of Debtor 2
	Date 11/14/	2017		Date 11/14/2017
D	Did you attach additional pa	ges to Your Statement of	Financial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?
_	No			
Ŀ	-			
L	Yes			
D	Did you pay or agree to pay	someone who is not an at	torney to help you fill out bankı	ruptcy forms?
I,	√ No			
֓֞֞֞֜֜֞֜֞֜֜֓֓֓֓֓֓֓֓֓֓֓֓֓֡֜֜֡֓֓֡	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Brenda Walker ; Ralph Wa	ilkar	Case No.	
	Debtor	ilikei	Case No.	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	have received		\$400.00
	Balance Due			\$3,600.00
2.	The source of the compensation pai	d to me was:		
	✓ Debtor	Other (specify)	
3.	The source of the compensation pai	d to me is:		
	✓ Debtor	Other (specify)	
4.	I have not agreed to share the all members and associates of my		on with any other person unless the	y are
		w firm. A copy of the agreem	vith a other person or persons who a nent, together with a list of the name	
5.	In return for the above-disclosed fee a. Analysis of the debtor's final bankruptcy;	-	al service for all aspects of the bank g advice to the debtor in determining	
	b. Preparation and filing of any	petition, schedules, stateme	ents of affairs and plan which may b	e required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings a	nd other contested bankruptcy matt	ers;
6.	By agreement with the debtor(s), the	above-disclosed fee does n	not include the following services:	
		CERTIFIC	CATION	
	certify that the foregoing is a comple or(s) in this bankruptcy proceedings.	te statement of any agreeme	ent or arrangement for payment to m	ne for representation of the
	11/14/2017		/s/ Pellumb Hoxha	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$407.00
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$97.00 for expenses, leaving a balance due of \$4,007.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	11/14/2017	
Signed:		
/s/ Bren	da Walker	
/s/ Ralph	h Walker	/s/ Pellumb Hoxha
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

	Walker, Brenda ; Walker, Ralph	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICATI	ON OF CREDITOR MA	TRIX
TI nowledge	he above named Debtors hereby verify that e.	the attached list of creditors is	true and correct to the best of their
ate:	11/14/2017	/s/ Walker, Brer	nda
)ate:	11/14/2017	/s/ Walker, Brenda Walker, Brenda Signature of De	I.
Oate:	11/14/2017	Walker, Brenda	ebtor

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Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

Honor Finance 909 DAVIS ST STE 260 EVANSTON, IL, 60201

ACCEPTANCE NOW 6288 Dawson Blvd Norcross, GA, 30093

UNITED CONSUMER FINL S 865 BASSETT RD WESTLAKE, OH, 44145

COML ACCEPT 4807 JONESTOWN RD HARRISBURG, PA, 17109

GREENTREE 1100 Virginia Drive, Ste 100A Fort Washington, PA, 19034

BK OF AMER POB 15026 WILMINGTON, DE, 19801

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, WI, 53716

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

CAINE & WEINER 21210 Erwin St Woodland Hls, CA, 91367

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KOMYATTECASB 9650 GORDON DRIVE HIGHLAND, IN, 46322

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

City of Dolton 14122 Chicago Roa Dolton, IL, 60419

Village of Dolton 3348 Ridge Rd Municipal Collection of America Lansing, IL, 60438

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

Nicor Gas Po Box 549 Aurora, IL, 60507

Illinois Tollway PO Box 5544 Chicago, IL, 60680

National Quick Cash 8502 S Cicero Ave Burbank, IL, 60459

First Choice Loans 407 W Lincoln Hwy Chicago Heights, IL, 60411

The Loan Machine 3901 S Archer Ave Chicago, IL, 60632 SUN CASH 5800 W North Ave Chicago, IL, 60639

Comcast Cable c/o Xfinity PO Box 2127 Austell, GA, 30168

WoW Cable Co 118 East Wing Street Arlington Heights, IL, 60004

AT & T U-verse P.O. Box 5014 Carol Stream, IL, 60197

US Bank Po Box 790408 Saint Louis, MO, 63179

Chase Bank Po Box 659732 San Antonio, TX, 78265

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN C. ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



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D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4.000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$407.00
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$97.00 for expenses, leaving a balance due of \$4,007.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/14/2017

Signed:

/s/ Brenda Walker

/s/ Ralph Walker

Debtor(s)

/s/ Pellumb Hoxh

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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De	bto	r 1 Brenda First Name		Walker	Case number (if known)	
16		N. CONTROL OF CONTROL OF THE CONTROL	Middle Name	Last Name		
10			n family income that applies to	you. Follow these st	teps:	the second second control of the second second second
		16a. Fill in the state in		Illinois		
To distance were the			r of people in your household.	4		
-	1	16c. Fill in the median household	family income for your state and s		MATERIA MATERI	\$94,472.00
1.000			cified in the separate instructions for	To or this form. This lies	find a list of applicable median income amounts, go online t may also be available at the bankruptcy clerk's office.	
17.	. H	How do the lines com	pare?	57 and 151111. 11113 113	thray also be available at the bankruptcy clerk's office.	
AMOUNT OF THE PROPERTY OF THE	1	17a. Line 15b is le under 11 U.S	ess than or equal to line 16c. On th S. <i>C. § 1325(b)(3).</i> Go to Part 3. D	his form, check box 1, <i>Disposable income is not determined lation of Disposable Income</i> (Official Form 122C-2).		
11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1	17b. Line 15b is m <i>U.S.C</i> . <i>§ 132</i>	nore than line 16c. On the top of n	age 1 of this form, o	check box 2, Disposable income is determined under 11 posable Income (Official Form 122C-2). On line 39 of that	
Par			Commitment Period Under		(b)(4)	
18.			ge monthly income from line 11			\$182.00
19.	C	Deduct the marital address ommitment period und	ljustment if it applies. If you are i der 11 U.S.C. § 1325(b)(4) allows <u>i</u>	married, your spous you to deduct part o	e is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	
	19	9a. If the marital adjus	tment does not apply, fill in 0 on li	ne 19a.	, py and amount norm line 10.	-\$0.00
	19	9b. Subtract line 19a	from line 18.			£182.00
20.	C	alculate your curren	t monthly income for the year. F	ollow these steps:		\$182.00
		0a. Copy line 19b.		,,		¢192.00
		Multiply by 12 (the	number of months in a year).			\$182.00 x 12
	20	0b. The result is your o	current monthly income for the year	for this part of the	form.	\$2,184.00
	20	Dc. Copy the median fa	amily income for your state and siz	e of household from	n line 16c.	\$94,472.00
21.	Н	ow do the lines comp				
	V	Line 20b is less that commitment period	n line 20c. Unless otherwise ordere is 3 years. Go to Part 4.	d by the court, on t	he top of page 1 of this form, check box 3, The	
		Line 20b is more that 4, <i>The commitment</i>	an or equal to line 20c. Unless other period is 5 years. Go to Part 4.	erwise ordered by th	e court, on the top of page 1 of this form, check box	
Part	4;	Sign Below				
		By signing here, I de	clare under penalty of perjury that	he information on t	his statement and in any attachments is true and correct.	
				110	and correct.	
		🗶 /s/ Brenda W	alker 2 (K) (1	bulley x	Signature of Patrice Land Wilker	
		Signature of Deb	otor 1	20 100	Signature of Debtor 2	and the same of th
		Date 11/14/20			Date 11/14/2017	
		MM/DD/Y	YYY		MM/DD/YYYY	
		If you checked 17a, o	do NOT fill out or file Form 122C-2			
		If you checked 17b, fabove.	fill out Form 122C-2 and file it with	this form. On line 3	39 of that form, copy your current monthly income from line 1	4

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Walker, Brenda; Walker, Ralph Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICATION	OF CREDITOR MA	TRIX
The knowledge.	above named Debtors hereby verify that the at	tached list of creditors is t	rue and correct to the best of their
Date:	11/14/2017	/s/ Walker, Brend Walker, Brenda Signature of Del	
		/s/ Walker, Ralph Walker, Ralph Signature of Join	

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Debtor 1 Brenda		Walker	Case number (if known)
First Name	Middle Name	Last Name	
☑ No	s before you filed for bankruptcy, did other parties. In the details below.	you give a financial state	ment to anyone about your business? Include all financial institutions,
Grant Co.		Date issued	
		Edio Ioddog	
Name		MM/DD/YYYY	
Number	Street		
Natio	Sueec		
City	State Zip Code	***************************************	
Davido Ciam Do			
Part 12: Sign Be	iow	7	
ti de and correc	t. i understand that making a faise st	atement, concealing nroi	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/ Ralph Walker Signature of Debtor 2
	Date 11/14/2017		Date 11/14/2017
Did you attach a	additional pages to Your Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
▽ No			,
Yes			
Did you pay or a	gree to pay someone who is not an a	ttorney to help you fill out	bankruptcy forms?
.Z No			· · · · · · · · · · · · · · · · · · ·
Yes. Name o	f person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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noney or prope	is form whenever you fi rty by fraud in connecti 341, 1519, and 3571.	ile bankruptcy schedules ion with a bankruptcy ca	s or amended schedul se can result in fines	les. Making a false statement, co up to \$250,000, or imprisonmen	ncea t for ι
		er, both are equally resp			
Declarati	on About an	Individual Deb	tor's Sched	ules	
Official I	orm 106De	<u>ec</u>			
(If known)					
Case number			(State)		
United States B	ankruptcy Court for the:	Northern	District of Illinois		
(Spouse, if filing)	First Name	Middle Name	Last Name		
Debtor 2	Ralph	madio ramo	Walker	ļ	
Debtor 1	Brenda First Name	Middle Name	Walker Last Name		

aling property, or obtaining up to 20 years, or both. 18

Part 1: Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
☑ No							
Yes. Name of person	Attach Bankruptcy Petition Preparer'. Signature (Official Form 119).	s Notice, Declaration, and	seem needed to the seem of the seems of the				
Under penalty of perjury, I declare that I have read the summ that they are true and oprrect.	nary and schedules filed with this declar	ration and					
/s/ Brenda Walker	/s/ Ralph Walker	KARL	Walke				
Signature of Debtor 1	Signature of Debtor 2		morane et de con				
Date 11/14/2017 MM/DD/YYYY	Date 11/14/2017 MM/DD/YYYY		O.A.* Yasabah adala				

Check if this is an amended filing

12/15

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Debtor 1 Brenda First Name	Middle Name	Walker Last Name	_ Case number (if known)	***************************************	
Part 6: Answer These Qu	uestions for Reporting Purpos				
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individu ☐ No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primari money for a business or ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts y	ial primarily for a person ily business debts? Bus r investment or through	al, family, or househ iness debts are debt the operation of the	s that you incurred to obtain business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.		after any exempt prop distribute to unsecured	erty is excluded and administrative d creditors?	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		#######		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	This country is a second secon		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fine up to \$250,000, or imprisonment for up to 20 years, or both. 18.U.S.C. §§ 152,1341,1519, and 3571. ** ** ** ** ** ** ** ** **				
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